

ABSTRACT

The present invention provides an apparatus and method for receiving and assessing an application made by an applicant. In one aspect, the apparatus includes: computing means configured or programmed to present a plurality of application forms to the applicant, to receive the forms once completed from the applicant and to assess the application; input means for the applicant to complete and return the forms to the computing means; and communication means for communicating or sending the assessment of the application to the applicant; wherein the computing means is configured or programmed to construct second and subsequent forms of the plurality of forms progressively on the basis of information provided by the applicant by means of the input means in the completed and received forms, to assess the application, and to communicate the assessment by means of the communication means.